

entirely through said layers, the grip hole of one folding panel aligning with the grip hole of another folding panel when the folding panels are folded over each other, each of the folding panels having no fold lines adjacent the grip hole nor interposed between the fold line and the grip hole, each of said folding panels having a hanging hole formed entirely through said layers, the hanging hole of one folding panel aligning with the hanging hole of another folding panel when the folding panels are folded over each other.

6. (new) The folder of Claim 5, said middle layer being of a multi-layered foamed polymeric material.

7. (new) The folder of Claim 5, said inner layer and said outer layer being of different colors.